

Information to identify the case:

Debtor 1 **Brian L. Baker**
First Name Middle Name Last Name
Debtor 2 **Kristie L. Baker**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5617**
EIN **-----**
Social Security number or ITIN **xxx-xx-6166**
EIN **-----**

United States Bankruptcy Court **Northern District of New York**

Case number: **18-10523-1-rel**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian L. Baker

Kristie L. Baker

By the court:

7/16/18



HON. ROBERT E. LITTLEFIELD, JR.
U.S. Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian L. Baker
Kristie L. Baker
Debtors

Case No. 18-10523-rel
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0206-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 37

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db/jdb +Brian L. Baker, Kristie L. Baker, 1162 Route 29, Schuylerville, NY 12871-1905
908828044 +A-1 Collections, Acct No xxxx6122, 2297 State Highway 33, Ste 906, Hamilton Square, NJ 08690-1717
908828045 +Albany Medical Center, Acct No xxxx171Y, 43 New Scotland Ave., Albany, NY 12208-3412
908828054 +Cochlear Americas, Acct No x7468, 13059 E. Peakview Ave., Englewood, CO 80111-6511
908828058 Freedom Mortgage, Acct No xxxxxxxx6885, P.O. Box 50428, Indianapolis, IN 46250-0401
908828062 +John Keal Music Company, Acct No xxxx6122, 819 Livingstone Ave., Albany, NY 12206-2004
908828067 +MOHELA/Dept. of Education, Acct No xxxxxxxx6KM0, 633 Spirit Dr., Chesterfield, MO 63005-1243
908828066 +MOHELA/Dept. of Education, Acct No xxxxxxxxxxxxxxxXXX, 633 Spirit Dr., Chesterfield, MO 63005-1243
908828064 Mercantile Adjustment Bureau, LLC, Acct No xxxxxxxx4 BOF, P.O. Box 9016, Buffalo, NY 14231-9016
908828071 +NYS Office of Information Technology, Acct No xx-7956, Attn: Charles Feldman, Esq., P.O. Box 2062/Empire State Plaza, Albany, NY 12220-0062
908828069 Nationwide Credit Inc., Acct No xxxxxxxxxxxx/xxxxxxxx1404, P.O. Box 14581, Des Moines, IA 50306-3581
908828072 +Overton, Russell, Doerr and Donovan, LLP, Acct No xxxxxxxx/xxxx171Y, 19 Executive Park Dr., Clifton Park, NY 12065-5631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMSEHRLICH.COM Jul 17 2018 00:18:00 Marc S. Ehrlich-Trustee, 64 Second St, Troy, NY 12180-3927
908828046 +EDI: RMSC.COM Jul 17 2018 00:18:00 Amazon/Synchrony Bank, Acct No xxxxxxxxxxxxxxx9110, P.O. Box 965015, Orlando, FL 32896-5015
908828047 EDI: BANKAMER.COM Jul 17 2018 00:18:00 Bank of America, Acct No 9246, P.O. Box 982238, El Paso, TX 79998
908828050 EDI: CAPITALONE.COM Jul 17 2018 00:18:00 Capital One Bank USA NA, Act No xxxx-xxxx-xxxx-3610, 15000 Capital One Dr., Richmond, VA 23238
908828048 +E-mail/Text: bankruptcy@usecapital.com Jul 16 2018 20:19:25 Capital Accounts, Act No xxx7990, P.O. Box 140065, Nashville, TN 37214-0065
908828049 EDI: CAPITALONE.COM Jul 17 2018 00:18:00 Capital One, Acct No xxxxxxxxxxxxxxx3260, P.O. Box 30285, Salt Lake City, UT 84130-0285
908828051 EDI: CHASE.COM Jul 17 2018 00:18:00 Chase, Acct No xxxxxxxx6460, P.O. Box 15298, Wilmington, DE 19850-5298
908828052 EDI: CHASE.COM Jul 17 2018 00:18:00 Chase, Acct No xxxxxxxx0402, P.O. Box 15298, Wilmington, DE 19850-5298
908828053 EDI: CHASE.COM Jul 17 2018 00:18:00 Chase Card, Acct No xxxxxxxxxxxxxxxXXX, P.O. Box 15298, Wilmington, DE 19850-5298
908828055 EDI: CCS.COM Jul 17 2018 00:18:00 Credit Collection Service, Acct No xxxxxxxx8491, P.O. Box 9133, Needham Heights, MA 02494-9133
908828056 +E-mail/Text: kthompson@crownasset.com Jul 16 2018 20:18:46 Crown Asset Management, 3100 Breckinridge Blvd., Ste 725, Duluth, GA 30096-7605
908828057 +E-mail/Text: electroniccbkydocs@nelnet.net Jul 16 2018 20:18:47 Dept. of Education/Nelnet, Act No xxxxxxxxxxxxxxxXXX, 121 S. 13th St., Lincoln, NE 68508-1904
908828059 +E-mail/Text: bankruptcy@affglo.com Jul 16 2018 20:18:46 Global Credit & Collection Corp., Act No xxxx2614, 5440 N. Cumberland, Suite 300, Chicago, IL 60656-1486
908828060 +EDI: IIC9.COM Jul 17 2018 00:18:00 IC Systems Inc, Acct No xxxxxxxx5-1-89, P.O. Box 64378, Saint Paul, MN 55164-0378
908828061 EDI: RMSC.COM Jul 17 2018 00:18:00 JC Penney/Synchrony Bank, Acct No xxxxxxxxxxxxxxxXXX, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
908828063 EDI: RMSC.COM Jul 17 2018 00:18:00 Lowe's/Synchrony Bank, Acct No xxxxxxxxxxxxxxxXXX, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
908828065 EDI: MID8.COM Jul 17 2018 00:18:00 Midland Credit Management, Inc., Acct No xxxxxx5978, P.O. Box 60578, Los Angeles, CA 90060-0578
908828070 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 16 2018 20:19:13 NYS Department of Taxation and Finance, Acct No x-xxxxxx984-6, W.A. Harriman State Campus, Albany, NY 12227-0001
908828068 +E-mail/Text: apbankruptcy@us.ngrid.com Jul 16 2018 20:19:22 National Grid, Act No xxxxxxxxxxxx3021, 300 Erie Boulevard West, Syracuse, NY 13202-4201
908828073 EDI: PRA.COM Jul 17 2018 00:18:00 Portfolio Recovery Associates, Act No xxxxxxxxxxxxxxx/xxxxxxxx3043, 120 Corporate Boulevard, Norfolk, VA 23502
908828074 +E-mail/Text: lossmigration@sefcu.com Jul 16 2018 20:18:34 SEFCU, Acct No xxxx10L4, 700 Patroon Creek Blvd., Albany, NY 12206-5010
908828075 +EDI: CITICORP.COM Jul 17 2018 00:18:00 The Home Depot/Citibank, Acct No xxxxxxxxxxxxxxx5070, P.O. Box 6497, Sioux Falls, SD 57117-6497
908828076 +EDI: CITICORP.COM Jul 17 2018 00:18:00 The Home Depot/Citibank, Acct No xxxxxxxxxxxxxxx9923, P.O. Box 6497, Sioux Falls, SD 57117-6497
908828077 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Jul 16 2018 20:19:00 Time Warner Cable, Acct No xxxxxxxx8491, 1021 Highbridge Road, Schenectady, NY 12303-3263
908828078 EDI: RMSC.COM Jul 17 2018 00:18:00 Walmart/Synchrony Bank, Acct No xxxxxxxxxxxxxxx1355, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 25

District/off: 0206-1

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

Alan R. LeCours, Sr. on behalf of Debtor Brian L. Baker lecourslaw@hotmail.com
Marc S. Ehrlich-Trustee mehrlich@eapclaw.com,
jfisher@eapclaw.com;nternent@eapclaw.com;mehrlich@ecf.epiqsystems.com
U.S. Trustee USTPRegion02.AL. ECF@USDOJ.GOV

TOTAL: 3